

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Bruce J. Criscuolo  
DebtorCase No. 14-16946-ref  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
Form ID: 3180RIPage 1 of 2  
Total Noticed: 18

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db +Bruce J. Criscuolo, 4960 Curly Horse Drive, Center Valley, PA 18034-8776  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
13556694 +Wells Fargo Bank, N.A., et al., Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
13838889 +Wells Fargo Bank, National Association, KML Law Group, P.C., 701 Market Street, Ste 5000,  
Philadelphia, PA 19106-1541  
13909359 +Wells Fargo Bank, National Association,, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com May 04 2017 01:46:05 Dun & Bradstreet, INC,  
3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg EDI: IRS.COM May 04 2017 01:38:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2017 01:45:50  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2017 01:46:12 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13692107 +EDI: GMACFS.COM May 04 2017 01:38:00 Ally Financial, P.O. Box 130424,  
Roseville, MN 55113-0004  
13386634 EDI: GMACFS.COM May 04 2017 01:38:00 Ally Financial serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
13379108 +E-mail/Text: bankruptcy@cavps.com May 04 2017 01:46:08 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
13459498 EDI: RESURGENT.COM May 04 2017 01:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13384791 EDI: RECOVERYCORP.COM May 04 2017 01:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13384802 EDI: RMSC.COM May 04 2017 01:38:00 Synchrony Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13447700\* +Department of the Treasury, Internal Revenue Service, P O BOX 7346,  
Philadelphia PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

DAVE P. ADAMS on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wells Fargo Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN K. KERCHER on behalf of Debtor Bruce J. Criscuolo kevinkk@kercherlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com

THOMAS I. PULEO on behalf of Creditor Wells Fargo Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Bruce J. Criscuolo</b>	Social Security number or ITIN	<b>xxx-xx-9137</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-16946-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Bruce J. Criscuolo

5/3/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**